

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

CHRISTOPHER ANDREW WILBUR
LISA RENE WILBUR

CASE NO: 10-70567-HDH-13
HEARING DATE: 8/24/2011
HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
015 0 U	EXECUTIVE SERVICES	\$121.08	019 0 U *	HSBC BANK	\$0.00
021 0 U	MEDICAL BILLING SERVICES	\$229.69	022 0 U	MEDICAL BILLING SERVICES	\$200.00
025 0 U	TXU ENERGY	\$554.00	026 0 U	UNITED REGIONAL PHYSICIAN GROUP	\$71.45

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	BANK OF THE WEST	2006 COBALT	\$10,874.17	\$7,825.00	9.00%	48	\$217.70 PAID BY TRUSTEE
009 0	TEXOMA COMMUNITY CREDIT UNION	2005 CHEVY PU TRUCK	\$7,489.63	\$7,500.00	9.00%	48	\$214.35 PAID BY TRUSTEE
010 0	WICHITA COUNTY	2010 PROPERTY TAXES - 4820 WYOMING AVE	\$2,593.75	\$2,593.75			PD DIRECT BY DEBTOR
011 0	PRIMEWEST MORTGAGE COMPANY	HOMESTEAD	\$67,533.05	\$118,359.00			PD DIRECT BY DEBTOR
020 0 *	HSBC BANK NEVADA	PURCHASES/BEST BUY	\$956.87	\$199.98	8.00%	60	\$4.91 PAID BY TRUSTEE
Debt was provided as unsecured; claim filed as secured. See Trustee's Modification below.							

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 1 U	BANK OF THE WEST	\$3,049.17	012 0 U	BANK OF AMERICA NA	\$5,183.15
	<i>SPLIT CLAIM/2006 COBALT</i>			<i>PURCHASES</i>	
013 0 U	PRA RECEIVABLES MANAGEMENT	\$3,189.53	014 0 U	DISCOVER FINANCIAL SERVICES	\$4,048.28
	<i>PURCHASES</i>			<i>PURCHASES</i>	
016 0 U	PRA RECEIVABLES MANAGEMENT	\$678.88	017 0 U	PRA RECEIVABLES MANAGEMENT	\$1,786.56
	<i>PURCHASES/JC PENNEY</i>			<i>PURCHASES/GEMB PAYPAL EXTRAS MASTERCARD</i>	

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018 0 U	HSBC BANK NEVADA NA		\$10,891.10	020 1 U	HSBC BANK NEVADA	\$756.89
	PURCHASES/UNION PLUS				SPLIT CLAIM/BEST BUY	
023 0 U	HSBC BANK NEVADA NA		\$8,749.47	024 0 U	PRA RECEIVABLES MANAGEMENT	\$3,540.28
	PURCHASES/HSBC				PURCHASES/SAMS CLUB - GEMB	
032 0 U	HEAD & NECK SURGICAL ASSOCIATES		\$128.92			
	MEDICAL SERVICES/HEAD & NECK					

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

HSBC's secured claim of \$956.87, clerk's claim #14, shall be valued at \$199.98, paid paid 8% interest over 60 months with a monthly payment of \$4.91.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 8/24/2011 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 6/23/2011

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

BANK OF AMERICA NA 1000 SAMOSET DRIVE ATTN: MR M-BK / DE50230303 NEWARK DE 19713
BANK OF AMERICA PO BOX 17054 WILMINGTON DE 19850
BANK OF THE WEST 2527 CAMINO RAMON SAN RAMON CA 94583
BANK OF THE WEST PO BOX 8050 WALNUT CREEK CA 94596
CHASE BANK USA PO BOX 15145 WILMINGTON DE 19850
CHASE PO BOX 15298 WILMINGTON DE 19850
CHRISTOPHER ANDREW WILBUR & LISA RENE WILBUR 4820 WYOMING WICHITA FALLS TX 76310
CITY OF WF/WFISD/WICHITA COUNTY C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054
DISCOVER PO BOX 6103 CAROL STREAM IL 60197
EXECUTIVE SERVICES 1200 AUSTIN ST WICHITA FALLS TX 76301
GEMB JCP ATTN BANKRUPTCY DEPT PO BOX 103104 ROSWELL GA 30076
GEMB PAYPAL ATTN BANKRUPTCY DEPT PO BOX 103104 ROSWELL GA 30076
HEAD & NECK SURGICAL ASSOCIATES 4327 BARNETT ROAD WICHITA FALLS TX 76310
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197
HSBC BANK NEVADA BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE 200 TUCSON AZ 85712
HSBC BANK NEVADA NA C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 12907 NORFOLK VA 23541
HSBC BANK PO BOX 5253 CAROL STREAM IL 60197
HSBC BEST BUY ATTN: BANKRUPTCY PO BOX 5263 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
JC PENNEY PO BOX 533 DALLAS TX 75221
MEDICAL BILLING SERVICES PO BOX 2285 WICHITA FALLS TX 76307
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
PRIMEWEST MORTGAGE COMPANY 7806 INDIANA AVENUE LUBBOCK TX 79423
PRIMEWEST MORTGAGE CORP 9816 SLIDE RD LUBBOCK TX 79424
RAUSH STURM ISRAEL ENERSON & HORNIK 15851 N DALLAS PARKWAY SUITE #245 ADDISON TX 75001
SAMS CLUB BANKRUPTCY PO BOX 105968 ATLANTA GA 30348
TEXOMA COMMUNITY CREDIT UNION PO BOX 1320 WICHITA FALLS TX 76307
TRANSWORLD SYSTEMS INC 2235 MERCURY WAY # 275 SANTA ROSA CA 95407
TXU ENERGY C/O BANKRUPTCY DEPARTMENT PO BOX 650393 DALLAS TX 75265
TXU ENERGY PO BOX 666565 DALLAS TX 75266
UNITED REGIONAL PHYSICIAN GROUP PO BOX 224563 DALLAS TX 75222
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242